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B1 (Official Fo	orm 1)(1/0	08)				Joannoi		490 ± 0	,, 0				
United States Bankruptcy Co Northern District of Illinois									Voluntary Petition				
Name of Debtor (if individual, enter Last, First, Middle):  Brown, Amy D.					Name	Name of Joint Debtor (Spouse) (Last, First, Middle):							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All O (inclu	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):							
Last four digits (if more than on <b>xxx-xx-08</b>	e, state all)	Sec. or Indi	vidual-Taxp	ayer I.D. (	(ITIN) No./	Complete E	IN Last f	our digits or than one, s		r Individual-'	Taxpayer I.	D. (ITIN) N	o./Complete EIN
Street Address of Debtor (No. and Street, City, and State):  9058 S. Greenwood Ave Chicago, IL						Street Address of Joint Debtor (No. and Street, City, and State):							
ZIP Code <b>60619</b>				:						ZIP Code			
County of Residence or of the Principal Place of Business:  Cook				Coun	ty of Reside	ence or of the	Principal Pl	ace of Busi	ness:	1			
Mailing Address of Debtor (if different from street address):				Maili	ng Address	of Joint Debt	tor (if differe	nt from stre	eet address):				
					Г	ZIP Code	:						ZIP Code
Location of Pr (if different fro				r									1
	Type of	Debtor			Nature	of Business	1		Chapter	r of Bankruj	otcy Code	Under Whi	ch
(Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership  □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Sing in 1 Rail Stoo	(Check one box)  ☐ Health Care Business ☐ Single Asset Real Estate as defi in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other  Tax-Exempt Entity (Check box, if applicable) ☐ Debtor is a tax-exempt organization under Title 26 of the United State Code (the Internal Revenue Code)			Chapt Chapt Chapt Chapt Chapt	ter 7 ter 9 ter 11 ter 12	of C of	hapter 15 P a Foreign I hapter 15 P	etition for R Main Procee etition for R Nonmain Pr	eding ecognition	
			und				States "incurred by an individual primarily for						
<b>-</b>		_	ee (Check o	ne box)				one box:	a small busin	Chapter 11		11 11 8 6 8	101(51D)
is unable to	to be paid ed applica o pay fee o waiver rec	I in installmation for the except in ir	e court's con estallments.	sideration Rule 1006 chapter 7 is	certifying t (b). See Offi ndividuals o	that the debicial Form 3A only). Must	Check	Debtor is x if: Debtor's to insider x all applica A plan is Acceptan	not a small b aggregate non s or affiliates	ncontingent l ncontingent l n are less than with this petition were solici	or as define iquidated d \$2,190,00 on.	d in 11 U.S. ebts (exclud) 00.	C. § 101(51D).  ing debts owed  e or more
Statistical/Ad Debtor esti	imates tha imates tha	t funds will t, after any	l be availabl	perty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS I	FOR COURT	USE ONLY
1-	nber of Cr 50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
\$0 to	ets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					
	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					

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Page 2 Name of Debtor(s): Voluntary Petition Brown, Amy D. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: NDIL 9/06/01 01-31360 Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ Ernesto D. Borges, Jr. May 10, 2008 Signature of Attorney for Debtor(s) (Date) Ernesto D. Borges, Jr. Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(1/08)

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Page 3

# **Voluntary Petition**

(This page must be completed and filed in every case)

# Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

## X /s/ Amy D. Brown

Signature of Debtor Amy D. Brown

 $\mathbf{X}$  .

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 10, 2008

Date

#### Signature of Attorney\*

## X /s/ Ernesto D. Borges, Jr.

Signature of Attorney for Debtor(s)

#### Ernesto D. Borges, Jr. 6189298

Printed Name of Attorney for Debtor(s)

### The Law Offices of Ernesto D, Borges, Jr. P.C.

Firm Name

105 West Madison 23rd Floor Chicago, IL 60602

Address

## Email: notice@borgeslaw.com

#### 312/853-0200 Fax: 312/853-3130

Telephone Number

May 10, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 $\mathbf{X}$ 

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Brown, Amy D.

#### Signatures

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### **Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

<b>T</b>

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Amy D. Brown		Case No.	
		Debtor(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to
obtain the services during the five days from the time I made my request, and the following exigent
circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case
now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances
here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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# Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental
deficiency so as to be incapable of realizing and making rational decisions with respect to financial
responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Amy D. Brown			
·	Amy D. Brown			
Date: May 10, 2008				

Aib/sst 4315 Pickett Rd Saint Joseph, MO 64503

Alliant Credit Union 11545 W Touhy Ave Chicago, IL 60666

American Collections 919 Estes Ct Schaumburg, IL 60193

American Investment Ba 200 E So Temple Salt Lake City, UT 84111

At&t Credit Management Po Box 721440 Norman, OK 73070

Ccs Inc P O Box 61295 Savannah, GA 31420

Centrix Resource Syste 6782 Potomac St Centennial, CO 80112

Credit Management 4200 International Pwy Carrolton, TX 75007

Direct Merchants Bank Attn: Bankruptcy Dept Po Box 5246 Carol Stream, IL 60197

Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054 First National Credit/Legacy Visa Po Box 5097 Attn: general correspondense Sioux Falls, SD 57117

First Premier Bank Po Box 5524 Sioux Falls, SD 57117

GUC

Hsbc Bank Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197

I C System
Po Box 64378
Saint Paul, MN 55164

Magna Bk-ill Pob 66949 St Louis, MO 63166

Medical Collections System 725 S Wells Ave Suite 501 Chicago, IL 60607

Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123

Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602

Rjm Acq Llc 575 Underhill Blvd Syosset, NY 11791 Union Planters Natl Ba Po Box 10063 Birmingham, AL 35202

Wffinancial 8600 W 159th St Ste 11 Orland Park, IL 60462